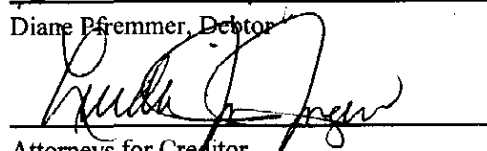


UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTAIn Re:
Diane Pfremmer,Case No. 04-50633
Chapter 7 Case

REAFFIRMATION AGREEMENT

1. The Debtor(s) signing this Agreement are indebted to Virginia Coop Credit Union ("Creditor") based upon an agreement to pay dated 9/22/03, account number 16564-70 L00.
2. The debt is secured by a valid perfected security interest in: 1996 Toyota Avalon XL and 1990 Honda Accord, VIN 4T1BF12B9TU068107 and VIN 1HGCB7660LA115600.
3. The undersigned agree(s) to pay Creditor the sum of \$5,365.28, the balance owing as of June 9, 2004, plus interest thereon at the contract interest rate of 8.750% per annum, by making the periodic contract payments of \$124.18. The next due date is July 3, 2004.
4. Creditor agrees to permit Debtor(s) the continued use and possession of the property if Debtor(s) makes the payments set forth in paragraph 3 at the required time. Default under this Agreement entitles the Creditor to exercise the remedies provided for in the loan documents. This Agreement is made pursuant to and subject to applicable local rules and shall be effective upon filing with the Clerk of the Bankruptcy Court.
5. THE DEBTOR(S) IS NOT LEGALLY REQUIRED TO ENTER THIS AGREEMENT, WHETHER UNDER BANKRUPTCY LAW, NON-BANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH THE PROVISIONS OF SECTION 524(c) OF THE BANKRUPTCY CODE.
6. THE DEBTOR(S) MAY RESCIND THIS AGREEMENT AT ANY TIME PRIOR TO DISCHARGE OR WITHIN 60 DAYS AFTER THE FILING OF THIS AGREEMENT, WHICHEVER OCCURS LATER, BY GIVING NOTICE OF RESCISSION TO THE CREDITOR UNDER SECTION 524(c) OF THE BANKRUPTCY CODE.
7. Except as provided for above, this Agreement incorporates all the terms and conditions of the documents evidencing the above-described debt.

Dated: 6-25-04
Diane Pfremmer, DebtorDated: 7-2-04
Attorneys for Creditor
Linda Jeanne Jungers, Atty ID #5303X/Bradley J. Halberstadt, Atty ID #215296
STEWART, ZLIMEN & JUNGERS
430 Oak Grove Street, #200
Minneapolis, MN 55403